

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

**CHAPTER 13 PLAN
AND RELATED MOTIONS**

Name of Debtor(s): **Keith P. Williams
Jacqueline A. Williams**

Case No: **17-35341**

This plan, dated **November 6, 2017**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Objection due date: . Confirmation hearing is set for January 3, 2018 @ 9:10 a.m. Courtroom 5100 at 701 E. Broad Street, Richmond, VA 23219. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$347,298.00**
Total Non-Priority Unsecured Debt: **\$86,765.00**
Total Priority Debt: **\$15,937.16**
Total Secured Debt: **\$332,650.00**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **1 payment for \$2,200 THEN \$2,230.00 Monthly for 59 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 133,770.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 4,771.00 balance due of the total fee of \$ 5,151.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Commonwealth of VA-Tax	Taxes and certain other debts	0.00	0 months
Internal Revenue Service	Taxes and certain other debts	15,937.16	9 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Andrews Federal Credit Union	2007 Ford Mustang GT 60,000 miles Adequate protection	115.00	Trustee
Exeter Finance Corp	2014 Nissan Sentra 95,000 miles Adequate protection	95.00	Trustee
Nissan Motor Acceptanc	2016 Nissan Pathfinder 35,000 miles Adequate protection	255.00	Trustee

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Andrews Federal Credit Union	2007 Ford Mustang GT 60,000 miles Adequate protection	13,048.78 (POC)	5.25%	45 months
Exeter Finance Corp	2014 Nissan Sentra 95,000 miles Adequate protection	16,815.00	5.25%	45 months
Nissan Motor Acceptanc	2016 Nissan Pathfinder 35,000 miles Adequate protection	42,317.61 (POC)	5.25%	45 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 10 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Mohela/Dept of Ed	Educational - No Chapter 13 Payment	0.00	0.00	0%	0 months	
Navient	Educational - No Chapter 13 Payment	0.00	0.00	0%	0 months	
Navient	Educational - No Chapter 13 Payment	0.00	0.00	0%	0 months	
Net Credit Financial	Unsecured - No Chapter 13 Payment	0.00	0.00	0%	0 months	
RNR Tires & Wheels	Wheels & Tires	121.56 Biweekly	0.00	0%	0 months	
Specialized Loan Servicing	443 Hanover Road Sandston, VA 23150 Henrico	1,545.86	7,612.16 (POC)	0%	45 months	
Us Dept Ed	Educational - No Chapter 13 Payment	0.00	0.00	0%	0 months	

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. **Restructured Mortgage Loans to be paid fully during term of Plan. NONE** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. **Executory contracts and unexpired leases to be rejected: NONE** The debtor(s) reject the following executory contracts.

B. **Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

7. **Liens Which Debtor(s) Seek to Avoid.**

A. **The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor	Collateral	Exemption Amount	Value of Collateral
Richmond Cardiology Assoc.	443 Hanover Road Sandston, VA 23150 Henrico	\$1.00	284,900.00

B. **Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type of Lien	Description of Collateral	Basis for Avoidance
Household Finance Corp. of VA	Second Mortgage	443 Hanover Road Sandston, VA 23150 Henrico	11 U.S.C. § 522(f)

8. **Treatment and Payment of Claims.**

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. **Vesting of Property of the Estate.** Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. **Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

- (1) Upon confirmation of this plan, priority creditors are granted relief from the automatic stay only to the extent necessary to offset any pre-petition tax refund due to the debtor against any pre-petition tax liability owed by the debtor.**
- (2) Debtor's attorney's fees to be paid as a priority claim.**
- (3) The trustee can extend the plan up to 60 months to pay properly filed claims in this matter.**
- (4) The debtor will not MODIFY THE DEED, SELL, REFINANCE, OR MODIFY THE MORTGAGE without an order from the court.**
- (5) The deadline to object to proof of claims is extended to 90 days past the claims bar deadline.**

Signatures:

Dated: November 6, 2017

/s/ Keith P. Williams
Keith P. Williams
Debtor

/s/ Pia J. North
Pia J. North 29672
Debtor's Attorney

/s/ Jacqueline A. Williams
Jacqueline A. Williams
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on November 6, 2017, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Pia J. North
Pia J. North 29672
Signature

5913 Harbour Park Drive
Midlothian, VA 23112
Address

(804) 739-3700
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Keith P. Williams
Jacqueline A. Williams**

Debtor(s)

Case No. **17-35341**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

**Richmond Cardiology Assoc.
8243 Meadowbridge Rd;
Mechanicsville, VA 23116**

**Richmond Cardiology Assoc, Inc
Mark A. Fleckenstein, Reg Agen
311 South Boulevard
Richmond, VA 23220**

**Caudle & Caudle PC
3123 W Broad St
Richmond, VA 23230**

To:

Name of creditor

443 Hanover Road Sandston, VA 23150 Henrico

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

January 3, 2018 @ 9:10 a.m.

Place of confirmation hearing:

**Courtroom 5100 at 701 E. Broad Street, Richmond, VA
23219**

**Keith P. Williams
Jacqueline A. Williams**

Name(s) of debtor(s)

By: **/s/ Pia J. North**
Pia J. North 29672

Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Pia J. North 29672

Name of attorney for debtor(s)
**5913 Harbour Park Drive
Midlothian, VA 23112**

Address of attorney [or pro se debtor]

Tel. # **(804) 739-3700**
Fax # **(804) 739-2550**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **November 6, 2017** .

/s/ Pia J. North
Pia J. North 29672

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Keith P. Williams
Jacqueline A. Williams**

Debtor(s)

Case No. **17-35341**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

**Household Finance Corp. of VA
PO Box 4153;
Carol Stream, IL 60197-4153**

To: **Household Finance Corp. of VA
CT Corporation System
4701 Cox Road, Suite 285
Glen Allen, VA 23060**

Name of creditor

443 Hanover Road Sandston, VA 23150 Henrico

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due:

Date and time of confirmation hearing:

January 3, 2018 @ 9:10 a.m.

Place of confirmation hearing:

**Courtroom 5100 at 701 E. Broad Street, Richmond, VA
23219**

**Keith P. Williams
Jacqueline A. Williams**

Name(s) of debtor(s)

By: **/s/ Pia J. North**
Pia J. North 29672

Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Pia J. North 29672

Name of attorney for debtor(s)
**5913 Harbour Park Drive
Midlothian, VA 23112**

Address of attorney [or pro se debtor]

Tel. # **(804) 739-3700**
Fax # **(804) 739-2550**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

- ☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or
☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this **November 6, 2017** .

/s/ Pia J. North
Pia J. North 29672

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 Keith P. Williams

Debtor 2 Jacqueline A. Williams
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-35341
(If known)

Check if this is:

- ☐ An amended filing
☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Electronic Technician

Athna

How long employed there? June 2017

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Nurse Manager

Richmond Behavioral Health

107 South 5th Street
Richmond, VA 23219

February 2017

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>3,887.39</u>	\$ <u>6,999.20</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>3,887.39</u>	\$ <u>6,999.20</u>

Debtor 1 **Keith P. Williams**
 Debtor 2 **Jacqueline A. Williams**

Case number (if known) **17-35341**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 3,887.39	\$ 6,999.20
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 443.34	\$ 1,084.87
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 110.41	\$ 291.01
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>Life Insurance</u>	5h.+ \$ 6.46	+ \$ 34.82
<u>Accident Insurance</u>	\$ 0.00	\$ 38.61
<u>Critical Illness</u>	\$ 0.00	\$ 27.84
<u>Flex Spending Account</u>	\$ 0.00	\$ 130.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 560.21	\$ 1,607.15
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 3,327.18	\$ 5,392.05
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <u>Amortized tax refund Fed \$200 & State \$1,833</u> <u>Amortized tax refund Fed \$1,171 & State \$2,987</u>	8h.+ \$ 169.42	+ \$ 0.00
	\$ 0.00	\$ 346.50
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 169.42	\$ 346.50
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 3,496.60	+ \$ 5,738.55
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ 9,235.15	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: <u>See Schedule J</u>		

Fill in this information to identify your case:

Debtor 1 Keith P. Williams

Debtor 2 Jacqueline A. Williams
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 17-35341
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Mother

11/ 1943

☐ No

☒ Yes

Grandson

9/2012

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,600.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Keith P. Williams**
Debtor 2 **Jacqueline A. Williams**

Case number (if known) **17-35341**

6. Utilities:								
6a. Electricity, heat, natural gas	6a. \$	350.00						
6b. Water, sewer, garbage collection	6b. \$	125.00						
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	485.00						
6d. Other. Specify: Gas \$1,500/year	6d. \$	125.00						
7. Food and housekeeping supplies	7. \$	773.85						
8. Childcare and children's education costs	8. \$	368.31						
9. Clothing, laundry, and dry cleaning	9. \$	193.00						
10. Personal care products and services	10. \$	120.00						
11. Medical and dental expenses	11. \$	200.00						
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	342.75						
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00						
14. Charitable contributions and religious donations	14. \$	1,000.00						
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.								
15a. Life insurance	15a. \$	0.00						
15b. Health insurance	15b. \$	0.00						
15c. Vehicle insurance	15c. \$	365.00						
15d. Other insurance. Specify:	15d. \$	0.00						
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: Personal Property Tax \$1,000								
	16. \$	83.33						
17. Installment or lease payments:								
17a. Car payments for Vehicle 1	17a. \$	0.00						
17b. Car payments for Vehicle 2	17b. \$	0.00						
17c. Other. Specify: Misc. Expenses	17c. \$	150.00						
17d. Other. Specify: Tolls	17d. \$	33.91						
Vehicle upkeep 2014 & 2016	\$	40.00						
Gym Membership	\$	80.00						
Support of Wife's Elderly mother	\$	120.00						
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$	0.00						
19. Other payments you make to support others who do not live with you.	\$	200.00						
Specify: Money to support elderly mother	19.							
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.								
20a. Mortgages on other property	20a. \$	0.00						
20b. Real estate taxes	20b. \$	0.00						
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00						
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00						
20e. Homeowner's association or condominium dues	20e. \$	0.00						
21. Other: Specify:	21. +\$	0.00						
22. Calculate your monthly expenses								
22a. Add lines 4 through 21.	<div style="border: 1px solid black; padding: 5px;"> <table border="0"> <tr> <td>\$</td> <td>7,005.15</td> </tr> <tr> <td>\$</td> <td></td> </tr> <tr> <td>\$</td> <td>7,005.15</td> </tr> </table> </div>		\$	7,005.15	\$		\$	7,005.15
\$			7,005.15					
\$								
\$	7,005.15							
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2								
22c. Add line 22a and 22b. The result is your monthly expenses.								
23. Calculate your monthly net income.								
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	9,235.15						
23b. Copy your monthly expenses from line 22c above.	23b. -\$	7,005.15						
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	2,230.00						

Debtor 1 **Keith P. Williams**

Debtor 2 **Jacqueline A. Williams**

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24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: **RNR will be paid off in May 2018**

Household size of 5. Debtor's adult son & daughter both live with the Debtors. Their son has a learning disability and is unable to work and daughter has brain damage from an accident. Debtors have custody of their five year old grandson and fully support him. The adult children drive Sentra to school and help with grandson. This allows debtors to work without missing time. Wife's elderly mother is in poor health and a dependent on their tax return.

TransUnion
P.O. Box 2000
Chester, PA 19022

Allied Collection Services
3080 South Durango Drive
Suite 208
Las Vegas, NV 89117

Capital One
15000 Capital One Dr
Richmond, VA 23238

Certegy Check Services, Inc.
11601 Roosevelt Blvd.
Saint Petersburg, FL 33716

Andrews Federal Credit Union
5711 Allentown Rd
Suitland, MD 20746

Capital One
Attn: Bankruptcy
Po Box 30253
Salt Lake City, UT 84130

ChexSystems
Attn: Consumer Relations
7805 Hudson Rd., Suite 100
Saint Paul, MN 55125

Andrews Federal Credit Union
Andrews Federal Credit Union
Po Box 3000
Clinton, MD 20735

Cardworks/CW Nexus
Po Box 9201
Old Bethpage, NY 11804

Equifax Check Services
Post Office Box 30272
Tampa, FL 33630-3272

AT&T Mobility
PO Box 6463
Carol Stream, IL 60197

Cardworks/CW Nexus
Attn: Bankruptcy
Po Box 9201
Old Bethpage, NY 11804

Experian
Dispute Department
P.O. Box 4500
Allen, TX 75013

Banfield Pet Hospital
Attn: Billing & Collections
PO Box 13998
Portland, OR 97213

Caudle & Caudle PC
3123 W Broad St
Richmond, VA 23230

Commonwealth of VA-Tax
P.O. Box 2156
Richmond, VA 23218-2156

Barclays Bank Delaware
Po Box 8803
Wilmington, DE 19899

CJW Medical Center
P. O. Box 99400
Louisville, KY 40269

Internal Revenue Service
Centralized Insolvency Unit
P O Box 7346
Philadelphia, PA 19101-7346

Barclays Bank Delaware
100 S West St
Wilmington, DE 19801

Comcast
5401 Staples Mill Road
Richmond, VA 23228

Equifax Information Services
PO Box 740241
Atlanta, GA 30374

Bon Secours
P.O. Box 28538
Richmond, VA 23228

Comenity Capital Bank
PO Box 182025
Columbus, OH 43218

TransUnion Consumer Relations
2 Baldwin Place
PO Box 1000
Chester, PA 19022

Bon Secours
Richmond Health System
PO Box 11302
Richmond, VA 23230

Credit First National Assoc
6275 Eastland Rd
Brookpark, OH 44142

Affirm Inc
633 Folsom St Fl 7
San Francisco, CA 94107

Capital One
Po Box 30253
Salt Lake City, UT 84130

Credit First National Assoc
Attn: BK Credit Operations
Po Box 81315
Cleveland, OH 44181

Credit One Bank Na
Po Box 98875
Las Vegas, NV 89193

Fst Premier
601 S Minneapolis Ave
Sioux Falls, SD 57104

LVNV Funding/Resurgent Capital
Po Box 10497
Greenville, SC 29603

Credit One Bank Na
Po Box 98873
Las Vegas, NV 89193

Gentle Breeze Loans
P.O. Box 1120
Boulevard, CA 91905

Memorial Regional Med Center
P.O. Box 409438
Atlanta, GA 30384-9438

David T. Spruill, Esq
120 Corporate Blvd.
Norfolk, VA 23502

Ginnys/Swiss Colony Inc
1112 7th Ave
Monroe, WI 53566

Mid America Bk/total C
5109 S Broadband Ln
Sioux Falls, SD 57108

DIRECTV
P.O. Box 11732
Newark, NJ 07101

Glenside Medical Associates
4000-A Glenside Drive
Richmond, VA 23228

Midland Funding
Attn: Bankruptcy
Po Box 939069
San Diego, CA 92193

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Rd
Jacksonville, FL 32256

Horizon Fin
Attention: BSA & Fraud Department
Po Box 800
Michigan City, IN 46360

Midnight Velvet
1112 7th Ave
Monroe, WI 53566

Exeter Finance Corp
Po Box 166097
Irving, TX 75016

Household Finance Corp. of VA
PO Box 4153
Carol Stream, IL 60197-4153

Midnight Velvet
Swiss Colony/Midnight Velvet
1112 7th Ave
Monroe, WI 53566

Exeter Finance Corp
Po Box 166008
Irving, TX 75016

Household Finance Corp. of VA
CT Corporation System
4701 Cox Road, Suite 285
Glen Allen, VA 23060

Mohela/Dept of Ed
633 Spirit Dr
Chesterfield, MO 63005

Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303

I.c. System Inc.
Po Box 64378
Saint Paul, MN 55164

Navient
Po Box 9500
Wilkes Barre, PA 18773

Focused Recovery Solutions
9701-Metropolitan Ct
Ste B
Richmond, VA 23236

Kohls/Capital One
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Navient
Attn: Bankruptcy
Po Box 9500
Wilkes-Barr, PA 18773

Fst Premier
601 S Minnesota Ave
Sioux Falls, SD 57104

Kohls/Capital One
Kohls Credit
Po Box 3043
Milwaukee, WI 53201

Net Credit Financial
200 W Jackson Blvd Ste 2
Chicago, IL 60606

Net Credit Financial
Po Box 645295
Cincinnati, OH 45264

RNR Tires & Wheels
7601 W Broad St
Henrico, VA 23294

Synchrony Bank/Walmart
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Nissan Motor Acceptanc
Po Box 660360
Dallas, TX 75266

Shafer Law Firm
2000 Riveredge Pkwy
Atlanta, GA 30328

Us Dept Ed
Po Box 4222
Iowa City, IA 52244

Portfolio Recovery
Po Box 41067
Norfolk, VA 23541

Southside Regional Med Center
Attention: Bankruptcy Dept.
PO Box 501128
Saint Louis, MO 63150

Us Dept Ed
Ecmc/Bankruptcy
Po Box 16408
St Paul, MN 55116

Portfolio Recovery
120 Corporate Blvd Ste 1
Norfolk, VA 23502

Southwest Credit Systems
4120 International Parkway Ste 1100
Carrollton, TX 75007

Verizon
Po Box 650584
Dallas, TX 75265

Professional Account Mgmt
PO Box 37038
Washington, DC 20013

Specialized Loan Servicing
8742 Lucent Blvd Ste 300
Littleton, CO 80129

Verizon
Verizon Wireless Bankruptcy Admini
500 Tecnolgy Dr Ste 500
Weldon Springs, MO 63304

Rep/build
Po Box 9203
Old Bethpage, NY 11804

St Mary's Hospital
P.O. Box 1838
Columbus, OH 43216

Richmond Cardiology Assoc, Inc
Mark A. Fleckenstein, Reg Agen
311 South Boulevard
Richmond, VA 23220

Synchrony Bank
PO Box 956033
Orlando, FL 32896

Richmond Cardiology Assoc.
8243 Meadowbridge Rd
Mechanicsville, VA 23116

Synchrony Bank/Amazon
Po Box 965015
Orlando, FL 32896

Richmond Gastroenterology Asso
5875 Bremon Rd #601
Richmond, VA 23226

Synchrony Bank/Amazon
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Richmond Gastroenterology Asso
107 Wadsworth Drive
Richmond, VA 23236-4521

Synchrony Bank/Walmart
Po Box 965024
Orlando, FL 32896